

IntraFi's Bank Executive Business Outlook Survey

IntraFi® launched its inaugural <u>Bank Executive Business Outlook Survey</u> ten years ago, in Q1 2015, to reinforce its commitment to the banking industry. The survey was designed to gather and share information about bank decision-makers' experiences over the past year and their expectations for how the industry landscape may change over the coming year. Participation, which is limited to bank CEOs,

presidents, and CFOs, has grown substantially since its inception. The survey for the latest quarter included responses from executives representing more than 10% of U.S. banks (many multiples of what other industry polls typically gather).

IntraFi's Bank Executive Business Outlook Survey is the only survey to combine all the following factors:

- Represents the views of only bank CEOs, presidents, and CFOs
- Focuses exclusively on the U.S. market
- Regularly garners high levels of participation from hundreds of unique banks
- Includes opinions from hundreds of community banks
- Aggregates information and provides breakouts by asset size
- Regularly inquires about deposit competition, funding costs, loan demand, access to capital, and overall economic conditions and can demonstrate historical trends based on multiple years of data collection
- Includes topical questions-e.g., about the economy, perceived competitive threats, regulatory issues, or politics
- Includes the proprietary Bank Confidence IndexSM, conveying the aggregated outlook of senior bank executives for the coming year based on their responses to a standard set of key variables
- Is provided as a free service to the industry with information being made available to participants and others without charge

IntraFi Bank Executive Business Outlook Survey Number of Unique Banks Represented 2015-Q1 278 2015-Q2 269 2015-Q3 207 2015-Q4 175 2016-Q1 239 2016-Q2 214 2016-Q3 152 2016-Q4 191 2017-Q1 166 2017-Q2 277 2017-Q3 289 2017-Q4 370 2018-Q1 306 2018-Q2 390 2018-Q3 421 2018-Q4 447 2019-Q1 453 2019-Q2 484 2019-Q3 518 2019-Q4 543 2020-Q1 515 2020-Q2 557 2020-Q3 512 2020-Q4 495 2021-Q1 515 473 2021-Q2 2021-Q3 392 2021-Q4 426 422 2022-Q1 2022-Q2 388 2022-Q3 454 2022-Q4 388 2023-Q1 567 2023-Q2 545 2023-Q3 597 501 2023-Q4 2024-Q1 496 2024-Q2 471 2024-Q3 416 2024-Q4 465 2025-Q1 427 2025-Q2 455 2025-Q3 441

The Bank Confidence Index is a proprietary index of IntraFi, calculated using IntraFi's proprietary algorithm. Bank Confidence Index and IntraFi are registered service marks of IntraFi LLC.